

# **EXHIBIT 27**

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

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DIGNA RUIZ, on behalf of herself and all  
others similarly situated,

Plaintiff,

v.

CITIBANK, N.A.,

Defendant.

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**Civ. No.: 10-cv-5950 (JGK) (THK)**

**Judge John G. Koeltl**

**Magistrate Judge Theodore H. Katz**

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FREDERICK WINFIELD, et al.,

Plaintiff,

v.

CITIBANK, N.A.,

Defendant.

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**Civ. No: 10-cv-7304 (JGK) (THK)**

**DECLARATION OF CRAIG Z. ASH**

I, CRAIG Z. ASH, upon personal knowledge and under penalty of perjury, declare as follows:

1. I am a resident of the State of Florida.
2. I was a full-time employee of Citibank, N.A. ("Citibank") in the position of Personal Banker from September 2008 to January 2011. I worked at the Citibank branch offices located in Okeechobee and Palm Beach Gardens, Florida throughout my employment with Citibank. However, I spent most of my time at the Palm Beach Gardens branch.
3. As a Personal Banker, I sold Citibank's financial products and services to prospective and current consumer clients. These financial products included checking and

savings accounts, loans and lines of credit. I serviced clients by generally servicing their accounts, answering their questions, and providing assistance in operating the ATM machine.

4. My duties also included generating new business by making sales calls to prospective and current customers, participating in marketing events and campaigns, and helping other employees at the branch to identify referral opportunities. I was required to make some of those sales calls during monthly mandatory "call nights," which took place on a weeknight after the branch closed.

5. There were many steps to complete the sale of a financial product. For example, to open a checking or savings account, I had to interview the client, collect and review required documents, submit the completed paperwork, and deposit the cash or check to the account.

6. Citibank set monthly "sales goals" for all Personal Bankers, which were the minimum number of sales credits we had to earn in a month. If we did not meet our sales goals during a certain period of time, we would be put on probation and then terminated if the goals were not met during the probationary period.

7. In 2009 and 2010, my supervisors, the branch managers, strongly discouraged me from working and recording more than forty hours of work per week.

8. However, I frequently worked more than forty hours per week in 2010 because I could not meet my sales goals and the other demands of my job within a forty-hour workweek. I had to work through my lunches and beyond my scheduled shift to keep my job.

9. I know my branch managers knew about the time I worked during lunch and before and after my scheduled shift because I told them that I worked at those times.

10. Because of the overtime policy, I generally did not record overtime on my timesheets, and thus was not paid for the overtime hours I worked.

11. If I did submit overtime hours, the branch manager reprimanded me and instructed me to never let it happen again.

12. Sometimes when I worked more hours than my scheduled shift, the branch managers instructed me to work less on another day to offset the extra hours I worked on the first day. I did not receive compensatory time equal to all of the overtime I worked in a week.

13. I had a computer at my desk on which I did my work. I accessed my computer by logging in with my fingerprint.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on:

22<sup>nd</sup> day of April, 2011



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CRAIG Z. ASH